

Grandfathered Health Plan

The State of Delaware Group Health Insurance Program believes the Aetna HMO, Blue Cross Blue Shield of Delaware First State Basic, Blue Cross Blue Shield Comprehensive PPO, Blue Cross Blue Shield Point of Service and Blue Cross Blue Shield of Delaware Blue Care® HMO Plans are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the above plans may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the appropriate plan administrator, Aetna at 1-877-542-3862 or www.aetna.com or Blue Cross Blue Shield of Delaware at 1-800-633-2563 or www.bcbsde.com . You may also contact the U.S. Department of Health and Human Services at www.healthcare.gov .

Questions regarding the notice provided above can be addressed to the Statewide Benefits Office at 1-800-489-8933 or at www.ben.omb.delaware.gov.

Effective Date.

The effective date of this Notice is: May 2011

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